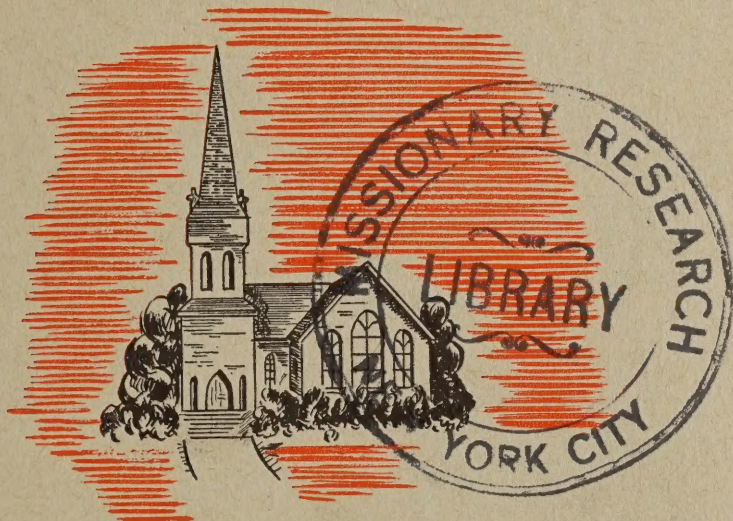


# STEWARDSHIP FOR TODAY



BIBLE STUDIES

by

Mrs. S. H. Askew

*Mary W.*

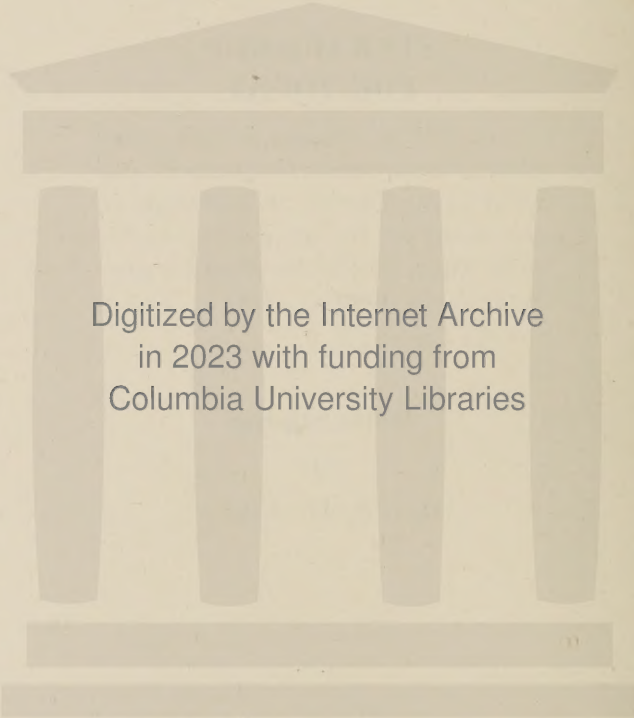


## STEWARDSHIP FOR TODAY

*See that ye abound in this grace also. For ye know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, that ye through his poverty might become rich.*

—II Cor. 8: 7, 9.

**Bible Studies**  
*by*  
**Mrs. S. H. Askew**



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# Introduction

THERE has been an increasing demand for a new Stewardship Study Book. This demand has been for a book small in size, yet broad in scope; true to the great doctrines of stewardship, yet popular in its approach; up-to-date in its presentation and appeal, yet thoroughly scriptural in its background. Such a book, it was felt, would be priceless in its worth, yet it must be cheap in price.

Believing there was one person, above all others known to us, who could produce such a work, we requested Mrs. S. H. Askew, of Decatur, Georgia, long connected with the Committee on Woman's Work of the Presbyterian Church, U. S., to undertake this task. We feel that Mrs. Askew has done all that we asked and more. Thousands will join with us in expressing to her our appreciation and our gratitude to God for using her in this way.

We wish also to express our appreciation to the International Council of Religious Education in granting us permission to use the quotations from the American Standard Edition of the Revised Bible and to the Judson Press for granting us permission to use the passages from the Centenary Translation of the New Testament by Helen Barrett Montgomery.

These studies are published by the Committee on Stewardship of the Presbyterian Church in the United States with the prayer and confident hope that they may be used by Adult Classes, Women's Auxiliaries, Men's Groups and Young People's Organizations as well as by a host of individuals, and that God may bless their use in bringing about a glorious revival of Christian Stewardship.

J. G. PATTON, JR.,  
Secretary of Stewardship,  
Presbyterian Church, U. S.

# Foreword

“**I**, *Jehovah, change not*” (*Mal. 3:6*; *A. R. V.*) stands forever true. But increasing light from the Holy Spirit, as promised by our Lord (*John 14:26*; *16:13*; etc.) calls for new expressions of the basic and abiding principles of life which are given to us in inspired Scripture.

“Consecration” is the word that once conveyed the Christian ideal of the life wholeheartedly devoted to seeking first the kingdom of God and his righteousness. (*Matt. 6:33*) There are still thoughtful souls to whom Frances Havergal’s beautiful hymn fully expresses Christian stewardship; but for many singers

“Take my life and let it be  
Consecrated, Lord, to Thee;”

lacks the use of words with arresting power to so enter into the fiber of their thinking as to awaken their attention and re-direct their lives.

“*Stewardship*” is a Scriptural word for this abiding truth which permeates the entire Bible, beginning with the second chapter of Genesis, wherein is recorded man’s responsibility to God for his manner of life in his first home. But the word “stewardship” is not used in that chapter, nor is it found frequently in any part of the Bible. Perhaps this very infrequency of Biblical use accounts for its limited use among Christians until comparatively recent years, and a still more limited understanding of its full Scriptural meaning. Words gather new meanings from new usage, so we need now to arrive at an accepted interpretation of this term “stewardship”, as used in the title and throughout this guide-book for the study of this subject.

Stewardship to many means only the giving of their money through the church, especially the giving of the tithe. Surely such giving is a vital part of a Christian’s stewardship, but as used in this study stewardship applies to what Peter calls “your whole manner of life” (*I Peter 1:15*) and is best defined, outside of Scripture, in David Livingstone’s great declaration of his own life-consecration:

*“I will place no value upon anything I am or possess except in its relation to the Kingdom of God.”*

One word of explanation is due to the reader, regarding the use of all the quotations and references from the Bible, in these Studies. Always the writer has kept in mind the full context of the passages in

question, though the limits of space herein prevent complete quotation or discussion of all the words thus referred to. In fairness then, the reader should join minds with the writer, by keeping the Bible always at hand and reading from it all these texts, so that in no case the "text may become merely a pretext," used in the attempt to prove some point. Indeed, the proof is clearer and stronger as the bearing of the whole upon any portion is kept in mind. Topical studies from the Bible are specially liable to this danger—using the Bible in scattered scraps, so that, at best, we can gain only a partial understanding, if not an actual misunderstanding of the words we read, and so of the truth we seek. Let us safeguard this study of stewardship, then by *the full and fair use of the Bible*, reading the passage under discussion, with its full setting, in the Scriptures.

Make this a happy Bible study, too—sing all the hymns suggested, or at least read them aloud together if singing is not possible. Joy in stewardship is God's own blessing upon our faithfulness in practising this grace. All hymns suggested are found in The Presbyterian Hymnal, under the numbers used.

Now, as we *study* and *sing* together, let us *pray* that we may, in our "whole manner of living", approach much nearer than ever we have before, to Livingstone's searching and comprehensive statement of Christian Stewardship, to the resulting enrichment and joy of all life and to the glory of God.

Your fellow steward,  
MARY W. ASKEW.

Mrs. S. H. Askew,  
Decatur, Georgia.

# Bible Studies

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# Basic Bible Principles of Stewardship

## 1. God, Creator and Owner of All Things

**I**N the Beginning God created the heaven and the earth.—*Gen. 1:1*.  
The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein:

For he hath founded it upon the seas, and established it upon the floods.—*Psa. 24:1-2*.

Whatever his possessions or accumulations (or discoveries and inventions) no man has originated a new force, or created a new element.  
—John P. Goucher.

There are certain truths, basic in our Christian faith, of which there are no complete statements to be found in our Bible, much less any sustained arguments for them. An example is the very existence and personality of God Himself, which is accepted and appealed to as eternal truth throughout the Book, but no argument is set forth to prove it. This principle of Christian stewardship is also a truth of that class. We find very little on this subject under that name, yet the whole Book is permeated with this truth as the accepted background for the sound reasoning in God's Word for man's responsibility to God, the Owner, for all he possesses. This is our objective in these brief Bible studies, and the first point in this first step is to note what God himself says about His ownership of all things.

*God the Sole Owner.* Every angle of stewardship is founded on this solid truth: God who created all things is sovereign owner of all things—all things. Think that through quietly for a little while to recognize how little we realize what none of us who believe His Word would deny. Then let us study these statements for renewed light upon this truth: *Gen. 1:1* and *Psalms 24:1-2*: God bases His ownership of "the earth and the fulness thereof; the world and they that dwell therein" upon His original creation of it all. God did not re-make, or combine things already at hand, but created "of nothing, by the word of His power", the universe of which our earth is one

unit, and all that exists therewith. We often claim that we have "created" a new invention, or machine, or material, but all we have done, really, is to combine old elements in a way new to us, or to discover new powers inherent always but hitherto unknown to us, as "we think God's thoughts after Him" and so discover more of His creations. Yet we grant to each other a sort of ownership over this new "creation", for which we are responsible, and we respect the "owner's" right to control his own work. How vastly more should we recognize God's original creation and ownership of all the earth!

*Psa. 50:10-12; Psa. 100:3:* These poetic lines are just two of many such claims by God to His ownership by reason of His creatorship of all animal life upon the earth—"the cattle upon a thousand hills", "the birds of the mountains", "the beasts of the fields"—"for the world is mine, and the fulness thereof", as well as "they that dwell therein," ourselves, since "it is he that hath made us and not we ourselves."

*Hag. 2:8* records God's first claim upon "the silver and the gold" which have become man's medium of exchange for all material wealth, so in its ultimate analysis even our money, "made", we say, by our own labor, is God's property by His actual creation of it. (More on this point later on in this series of studies.)

*James 1:17:* This last word, here, is the most telling one, for we know we cannot give what we do not first own. When James attributes "every good and perfect *gift*" to "the Father of lights . . . coming down from above", he is clearly recognizing God's first ownership of all He gives to us. Can we do less than so recognize Him as the Great First Source of every blessing we possess?

\* \* \*

*Worship Suggestions:* Close this first section of our Study by *reading aloud* parts, at least, of the richest of all the nature psalms, *Psalms 104*—and then this *prayer*:

Almighty God, who created the heavens and the earth, the world and *us* who dwell therein, help us to recognize Thy complete ownership of us and of all things. May we rejoice in this glorious truth, even as we observe "how manifold are Thy works," and the "wisdom in which Thou has made them all"—as we see the earth "full of Thy riches!" May we, with this psalmist, "sing unto the Lord as long as we live," even "praises to our God while we have our being." Amen.

## 2. Man, Possessor and Partner With God

The heavens are the heavens of Jehovah; but the earth hath he given to the children of men.—*Psa.* 115:16 (A.S.V.).

Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labor—this is the gift of God.—*Ecc.* 5:19 (A.S.V.).

And he humbled thee, and suffered thee to hunger . . . that he might make thee know that man doth not live by bread only, but by everything that proceedeth out of the mouth of Jehovah doth man live.—(*Deut.* 8:3, A.S.V.).

\* \* \*

Possession and partnership are so closely related, being even dependent upon each other, that we can hardly separate them in our study of stewardship. Indeed every word we find in Scripture upon the first point leads us at once into the second, and the resulting truth, that possession, granted to us by God, the Owner, constitutes partnership with Him in the use of all we possess. Even our human transactions illustrate this fact: the rental of a house puts the renter in possession of it, but also obligates the one in possession to certain responsibilities to the owner. Said a famous preacher once to a great congregation, on a very rainy night, "I own three umbrellas, but just now I possess none!" The obligation of those possessors (borrowers, of course!) to the owner was obvious! Let us review some of the repeated statements that God has given man possession, "richly," of "all things to enjoy" (*I Tim.* 6:17), and observe how clear are His words that this trust creates a partnership between God and man. We can never be more nor less than God's stewards of all we possess. We can only determine what kind of stewards we shall be.

*Man in Possession.* *Gen.* 1:28-30 records God's first commandment to man whom He had created in His own likeness. That commandment, man's basic trusteeship, was to hold dominion over the whole earth and every living thing upon it. *Psa.* 8:6-8 beautifully declares this same full possession, granted to man over earth and air and sea. *Psa.* 145:16 and *Isa.* 42:5 are majestic declarations of God's gifts to all men of all we call our own, Paul brings this eloquently to light in his inclusive words to his Athenian audience (*Acts* 17:24-25), "seeing he himself giveth to all life, and breath, and all things." (A.S.V.)

*Man, God's Partner.* Note, next, that God has not given men this earthly wealth in fee simple, releasing all His claims as the First Cause and continuing Owner of all creation. Again we read in *Gen.* 2:7-3:21, that God held Adam to account for the way he used that first possession, his perfect garden. We call that first partnership a covenant—as God Himself does, when Moses is reviewing His dealings with Israel, in *Deut.* 8:1-20. Their possession of their “delight-some” land of promise, with its brooks and springs, its wheat and barley harvests, its vines and figs and pomegranates, olives and honey, iron and copper, carried an obligation to “remember Jehovah thy God, for it is he that giveth thee power to get wealth; that he may establish his covenant (partnership) which he sware unto thy fathers, as at this day.” (*Deut.* 8:18, A.S.V.) We still do well to teach our children Maltie Babcock’s beautiful lines:

“Back of the loaf is the snowy flour,  
And back of the flour the mill,  
Back of the mill are the wheat and the shower  
And the sun—and the Father’s will.”

*Fuller light* falls on man’s partnership with God in a study of the lives of certain of His best stewards. Think of Abraham’s acceptance of the truth that his “great wealth” was the “blessing” of his God (*Gen.* 24:35). Think of Jacob even in his worst days, entering into a definite partnership with God, whom he admitted must be the Giver of all he could hope to acquire, (*Gen.* 28:20-22). Recall Joseph as he told his frightened brothers that he knew it was God who had given him possession (not ownership) of the riches of Egypt for a specific purpose, “to preserve you a remnant in the earth, and to save you alive by a great deliverance,” (*Gen.* 45:7-8; A.R.V.). We have noted Moses’ ringing words of warning to Israel, in Deuteronomy, not to forget the God who was about to give them possession of the “promised land”, when they came to enjoy its abundance.

*Obedience, the Condition of the Partnership.* But there is a step further in this matter of recognizing God as partner in all our wealth, which itself is our possession only as the gift of its real Owner. This we find in early Scriptures, too. Read God’s positive condition for material riches in these words: “If ye walk in my statutes, and keep my commandments, and do them; then I will give . . . , etc.” (*Lev.* 26:3-13; A.S.V.) As you read this passage you will observe that the

physical wealth is only the beginning of the blessings resulting from recognizing God as its Giver—peace would be theirs, as well as plenty, with God's very Presence as He promised to walk among his people, where was to be set up the tabernacle of meeting, for His worship. Obelience was the condition on man's side, in this partnership—obedience based upon an acceptance of the stewardship of possessions.

*Partnership Opportunities.* Through Psalm and Proverb (see the plain words in *Prov.* 3-9-10) and Prophet we find this identical emphasis, until our Lord Himself teaches us that a "a man's life consisteth not in the abundance of the things which he possesseth" (*Luke* 12:15; A.S.V), but assures us a sufficient supply of these physical possessions—food and clothing—if and as we "honor" God by "seeking" first, not such goods, but Himself and His Kingdom (*Matt.* 6:25-33). Is not part of this "seeking" to be the Christian use of the things He gives us?

*Warnings!* James and John and Paul add plain words of warning to those who forget this partnership of possessions when abundant riches seem to answer all things. Consider well *James* 5:1-5; *I Timothy* 6:17-19 and *I John* 3:17, remembering Jesus' solemn warning about that "fool" who felt so secure in laying up material treasure for himself, but forgot to be "rich toward God," (*Luke* 12-21).

There are many other emphases in these and related passages of Scripture, some of which we shall reserve for further study, but surely these truths clearly run through them all: that God expects men to recognize Him as partner in all their material prosperity; that upon Him it all depends as from Him it all comes; that possession is granted to men upon the clear condition that they remember Him in their use of these blessings; and that when so honoring Him he will supply every need of theirs, (*Phil.* 4:19).

\* \* \*

*Worship Suggestions.* Close this Study with reading *Psalm* 103: 1-5; 19-22, and this prayer:

Our loving Heavenly Father, Thou hast been so good to us in the bestowal of Thy bounties that they are more in number than we can count—new every morning and fresh every evening! We thank Thee for every precious possession of Thy giving. Life and breath and all things that we know come only from Thee. Deliver us from that blindness that fails to recognize Thee as Owner and Giver of all we have, and from that selfish-

ness that holds us back from being rich toward God. Grant us grace to make our plans large, ever recognizing Thee as the Partner who supplies every need of ours as we seek first Thy Kingdom through Thy service, for our brother in need. We pray in the Name of Jesus, our Elder Brother. Amen.

### **O Worship the King**

O worship the King, all glorious above!  
O gratefully sing His power and His love.  
Our shield and defender, the Ancient of Days,  
Pavilioned in splendor, and girded with praise.

The earth, with its store of wonders untold,  
Almighty, Thy power hath founded of old,  
Hath 'stablished it fast by a changeless decree,  
And 'round it hath cast, like a mantle, the sea.

Thy bountiful care, what tongue can recite?  
It breathes in the air, it shines in the light,  
It streams from the hills, it descends to the plain,  
And sweetly distills in the dew and the rain.

Frail children of dust, and feeble as frail,  
In Thee do we trust, nor find Thee to fail.  
Thy mercies how tender; how firm to the end!  
Our Maker, Defender, Redeemer and Friend.

SIR ROBERT GRANT.

# Stewardship of Redemption

## 3. Bought With a Price

"God so loved . . ."

"When I survey the wondrous cross  
On which the Prince of glory died,  
My richest gain I count but loss  
And pour contempt on all my pride.

"Were the whole realm of nature mine,  
That were a present far too small,  
Love so amazing, so divine,  
Demands my life, my soul, my all."

\* \* \*

THE WHOLE marvelous round of our other God-given possessions shrinks to small value when we compare all else we have with the supreme gift of God's grace, the redemption of our immortal souls.

*All of Grace.* Scripture is crystal-clear that salvation is truly the gift of God's love, not only the redemption provided and offered in the atoning death of our Lord Jesus Christ on His cross, but also the very faith which enables us to accept this offer is His gift.

*Redemption.* Study *Ephesians* 2:4-10 (Centenary Translation, Montgomery) and note, prayerfully, that it is "by grace you have been saved—it is the gift of God"—that the action of God's love to us-ward, in saving mercy, is "grace." It is not our doing, nor is it even rooted in our intention or desire, but it is wholly the prompting and the action of God's love for His lost world, (*John* 3:16). "By grace you have been saved through faith" (Centenary Translation, Montgomery)—this faith being our only output in the whole matter. All we can do about our salvation is to believe in and receive God's offer—until we have received it; then loving gratitude surely prompts loving service, as we shall see later in this study. See how explicit is the word here written: "saved by grace . . . through faith; and that not of yourselves, it is the gift of God; not of works, that no man should glory." (A.S.V.). The very faith to believe and receive is

also the gift of His amazing grace! Ours for the opening of our hearts to receive it! All of grace! This, our priceless redemption from sin to eternal life! The crowning gift of God's love!

*The Ransom.* Redemption, the gift of the Father's love, was wrought out through and by His Son, our Redeemer. Both these truths are included in the words of *I John* 4:10. Hear the Redeemer's own words concerning this "price" by which he "bought" us (*I Cor.* 6:19-20). On several crisis occasions of His ministry He Himself declared that His own life was to be given as a "ransom for many", (*Matt.* 20:28, *Mark* 10:45, etc.). Hear Him, on the eve of that atoning sacrifice of Himself for the sin of the world, while He held the very emblems of that sacrifice in His own hands—the broken bread and the poured wine—solemnly declare: "This is my body which is given for you . . . This . . . is the new covenant in my blood . . . poured out for you," (*Luke* 22:19-20 A.S.V.). Hear His last cry on His cross, "It is finished" (*John* 19:30) and the glad conclusion of His completed redemption of man, "He is risen!" (*Mark* 16:6, etc., etc.)

We have no better words for this ransom than those of the children's best-loved hymn—words so simple, clear, positive, satisfying to the believing heart:

1. "There is a green hill far away,  
Without a city wall,  
Where the dear Lord was crucified,  
Who died to save us all.
2. "We may not know, we cannot tell,  
What pains He had to bear;  
But we believe it was for us  
He hung and suffered there.
3. "He died that we might be forgiven,  
He died to make us good,  
That we might go at last to heaven,  
Saved by His precious blood.
4. "There was no other good enough  
To pay the price of sin;  
He only could unlock the gate  
Of heaven, and let us in.

5. "Oh dearly, dearly has He loved,  
And we must love Him, too,  
And trust in His redeeming blood,  
And try His works to do."

*Worship Suggestion.* Close this section by the reverent *reading, aloud, in concert*, of this long-loved hymn (above), unless you can sing it as reverently. Note well its closing stanza, usually used as a refrain when it is sung. It leads directly into the next section of this Study.

\* \* \*

#### 4. "Stewards of the Manifold Grace of God"

I have a stewardship intrusted to me. *I Cor.* 9:17; A.S.V.

Ye shall be my witnesses, both in Jerusalem . . . and unto the uttermost part of the earth.—*Acts* 1:8; A.S.V.

Ye are my friends, if ye do the things which I command you.—*John* 15:14; A.S.V.

For we are God's fellow workers; and you are God's field, you are God's building.—*I Cor.* 3:9 (Centenary Translation, Montgomery).

"I do not work my soul to save,  
For that my Lord has done,  
But I will work like any slave  
For love of God's dear Son."

\* \* \*

"Yes, 'dearly, dearly has He loved'—now, shall we love Him, too? And how prove the reality of our grateful love? We have read, in the preceding section of this Study, some of the many explicit statements of the Bible that the grace of God is His redeeming love, supremely expressed toward us in His Son, our Saviour. But this amazing grace has indeed manifold ways of blessing us. Peter, who knew it so well in his own life experience, calls upon all who have accepted salvation by grace to be "good stewards of the manifold grace of God", (*I Peter* 4:10) "Whatever the gifts which each has received, use them for one another, as good stewards of the manifold grace of God," is Mrs. Montgomery's translation (Centenary New Testament).

*Stewards as Witnesses.* It is striking how often this word "steward" is used in this connection, compared with its infrequent use in other

parts of Scripture. It seems, to Paul and Peter, exactly to carry the desired cannotation of Jesus' word, "witness" one who tells what he knows, shares what he has experienced of God's saving grace. Jesus made plain how He wants us to express our stewardship of the "mysteries of God", (deep truths, once veiled under forms and symbols, now revealed in Jesus Christ) through His appeals to us as His friends; by His commands to us as His followers and servants; and by His precious promises of reward, if we are found faithful in our stewardship of witnessing for Him. Study with care these passages: *I Cor.* 3:21-23 with 4:1-2; then 6:19-20; *Titus* 1:7. All clearly point to the highest stewardship entrusted to us, the stewardship of our faith.

*Faithfulness the Requirement.* There are some solemn words of our Lord's concerning faithfulness in this highest stewardship, found in *Matthew* 21:43-45. Israel had been for centuries God's "tilled field," his cultivated vineyard, and now when He had sent His Son to garner the expected harvest they were found unfaithful in this sacred stewardship over the revealed word and will of God. Their religious leaders understood clearly that "He spake of them" when He pronounced His judgment that this stewardship, "the Kingdom of God," should be taken from them and "given to a nation bringing forth the fruits thereof." "It is required in stewards, that a man (or a nation, or a family, or a church) be found faithful," said Paul. He also understood Jesus' words to the Pharisees, as indeed we Christians of this day cannot fail to do. We, too, understand, but are we faithful in this stewardship of the Gospel? Are we witnessing fully both in our Jerusalem and to the uttermost parts of the earth?

*His Reward.* So much for our Lord's appeals and commands, then what of His promised reward? For the reward for faithfulness in this trust—not for what we might call "success"—is as definitely included in the sacred Word as are the commands to be faithful. (Note the parables of Jesus, particularly on this point). First—and sweetest?—is His good promise to keep us company as we "go" about this stewardship of the Gospel (*Matt.* 28:20). This would be enough, were it all, but there is more: He will "add" all necessary material things to those who seek first His Kingdom (*Matt.* 6:33), and replace whatever we may give up in the exercise of our stewardship "an hundred-fold now, in this time . . . and in the world to come eternal life"—life forever shared with Him! (*Mark* 10:29-30.)

“He and I, in yon bright glory,  
One chief joy shall share:  
Mine, to be forever with Him,  
His—that I am there!”

Yes, there, forever with Him, and—beyond what enters in the heart of man to conceive here below—I shall be like Him! The consummation of His perfect redemption will be to restore my likeness to Him in whose image I was created, so that He can present me, faultless, before the throne of His glory! Satisfied, both my Lord and I, when I awake in His likeness and see Him as He is! (*Psa.* 17:15 with *Jude* 24 and *I John* 3:1-2.)

*Worship Suggestions.* Close with the singing, or the reading, of that hymn of hymns, “When I Survey the Wondrous Cross,” making a *prayer-vow* of the last stanza by this change in the last line:

“Were the whole realm of nature mine,  
That were a present far too small  
Love so amazing, so divine,  
*Shall have my soul, my life, my all.*” (Altered.)

# The Greatest Hindrance or The Greatest Help?

## 5. Covetousness or Thankfulness?

If I have made gold my hope, and have said to the fine gold, Thou art my confidence; If I have rejoiced because my wealth was great, and because my hand had gotten much; . . . I should have denied the God that is above.—*Job* 31:24-25, 28; A.S.V.

And he (Jesus) saith unto them, Know ye not this parable? The sower soweth the word . . . and the deceitfulness of riches, and the lust of other things entering in, choke the word, and it becometh unfruitful.—*Mark* 4:13, 14, 19; A.S.V.

\* \* \*

It is a good thing to give thanks unto Jehovah, and to sing praises unto thy name, O Most High.—*Psa.* 92:1, A.S.V. For it is pleasant; and praise is comely.—*Psa.* 147:1b.

“Stewardship is a school for raising men rather than a scheme for raising money.”

\* \* \*

### *The Greatest Hindrance—*

Strange comment it is on our sinful human nature that we need to turn from the study of our priceless redemption and our stewardship of this glorious Gospel to an honest consideration of why we continue to fail so largely in this primary duty as stewards, witness-bearing. But needful it is as long as we have to admit this failure—we must learn why we are failing. What is the matter? Why is this Biblical ideal of stewardship so rare a Christian virtue? What says the Good Book here?

*Deceitfulness of Riches.* Well, some one observes that prayer is mentioned or discussed some five hundred times, faith the same number of times in the Bible, whereas some teaching about the use of our earthly possessions is recorded more than one thousand times! And sixteen out of thirty-eight parables told by the Master Teacher are on the stewardship of goods, the right versus the wrong use of mere material riches! How well He who made us knows us! Indeed, close study of the Bible bears out this statement: only one other sin is more

often mentioned, in warning, than *covetousness*—and that is the root of all sin, unbelief. Paul so well understood this that he warned Timothy that “the love of money is a root of all kinds of evil,” (*I Tim.* 6:10, A.S.V.). It even sometimes crowds out faith itself, since it *seems* to “answer all things” (*Ecc.* 10:19), here on earth. Jesus gave clear notice that this “deceitfulness of riches,” can so choke the good seed of faith that no harvest results from its sowing, and He Himself sighed over the difficulty of even entering His Kingdom “for them that *trust* in riches,” (*Mark* 10:23-27). This had proved the pitfall for that lovable young ruler, who “had great possessions,” but had found they failed to meet his deepest need, yet he preferred controlling them himself to obeying Jesus in his use of them. He had kept all the commandments concerning his duty to man but the tenth!

*Trust in Riches.* You notice, however, in giving His explanation of this decision of a rich man, Jesus was teaching a group of poor men—certainly most of them were poor—in earthly goods. And these disciples, like many of us, evidently thought the rich man’s sins could never be theirs. But Jesus knew that the love of money may take deep root in either life; in the one that suffers from the lack of it, so that an overwhelming desire for more of it may consume all life’s energies and cause a withholding of devotion to Him and His Kingdom; or, the abundance of riches may produce the “fool” of His keen parable, the man who planned new barns for his life and took no thought even for his own soul, much less another’s. (*Luke* 12:13-31). Truly the love of money, the trust in riches, may get hold of him who has much or little of it. Neither is age any hindrance to this sin of covetousness. Had Jesus not read Jeremiah’s keen words about such a “fool” at the end of his days? (*Jer.* 17:11).

*Warnings!* Both Old and New Testaments are full of plain warnings against this, one of the ugliest of all sins. Note the company in which covetousness is listed, as one of the ten basic sins requiring the ten basic commandments. Read these passages with a prayer for open eyes. From the Old Testament: *Ex.* 20:17; *Prov.* 23:4-5; *Mic.* 2:2 and *Ezek.* 33:31. Then read these from the New Testament; *Matt.* 6:24-25; *I Cor.* 5:11; *Eph.* 5:3-5; *Col.* 3-2, 5-6; *I Tim.* 3:3 and 6-5-8 and 17. *II Tim.* 3:2 with *Heb.* 13:5, and *Jas.* 5:1-6; *II Peter* 2:3 and 14; *I John* 2:15. Surely we must all need such solemn warnings and surely we have them in plenty and full clarity! What will help us to heed them? For help we surely need!

*The Greatest Help.* The Bible supplies this answer, even as it is the source of these warnings, for herein we find God's constant *call to thankfulness*—who has counted how many times! He knows us too well to omit one warning, but He also knows how to help us to cultivate that beautiful grace, gratitude, which alone can overcome covetousness. How refreshing to turn from the reading of all the hideous fruits of covetousness to the joyful outbursts of thanksgiving that shine like jewels on almost every page of Scripture! *Read* these beautiful *examples* and feel your own heart respond with gratitude for so many and such mercies:

For deliverance from sin, *Romans* 1:8; through Christ, *Ephesians* 5:19-20; to Christ for a place in His service, *I Timothy* 1:12; for victory through Christ, *II Corinthians* 2:14; over death and the grave, *I Corinthians* 15:55-57; thanksgiving finally and forever in heaven, *Rev.* 7-12. These are the heights of thanksgiving, but we may make it the everyday accompaniment of every simple act as well as call it out in these great crises of life. Indeed it is this grace—together with the grace of humility—which makes more beautiful every other grace. Gratitude is like the green foliage and humility is like the intangible but pervading perfume, which together make more exquisite every blossom in nature's garden. Read now *Philippians* 4:6; *Colossians* 2:7 and 3:15-17 and 4:2; *I Thessalonians* 5:18; *I Timothy* 2:1 and especially *Hebrews* 13:15.

*Overcoming Covetousness.* Selecting thanksgiving verses from the Bible is like gathering spring wild-flowers in some wide, fertile meadow, where variety and abundance tempt us on and on to fill our hands to overflowing! Gather more and more, till your own heart overflows, (*Dan.* 6:10; *Neh.* 12:31 and 40; *John* 6:11; *Rom.* 6:17; *II Thess.* 1:3; *I Tim.* 4:3-4). Then bind them all into one glorious heartfelt, closing with the sum of all gratitude, "Thanks be to God for his unspeakable gift," even His Son, our Saviour! *II Cor.* 9:15) Can covetousness survive in a heart so filled—filled till it overflows in a glad stewardship of every blessing from the Giver of every good and perfect gift? If covetousness is the taproot of failure in stewardship, then let us give thankfulness such a large place in our hearts that the one will crowd out the other—there is not room in the same heart for the two at the same time. "Overcome evil with good."

*Scarlet Ingratitude.* But gratitude is much more than a beautiful Christian grace—and how rare a one! God teaches us plainly that it

is an *essential Christian characteristic*. The strongest passage on this point is in the "Old Testament Gospel, in the *first Chapter of Isaiah*, of which we all know *verse 18*. What were those "cardinal" sins, that were "red like crimson" in the lives of God's people, which he offered to forgive so completely that they would become as "white as snow?" Careful reading of the whole chapter will reveal that the three sins of deepest dye with which He charged Judah were these: *ingratitude* for all His blessings to His "chosen" people; *rebellion* against His providence in their national history, and *hypocrisy* in their religious practices and offerings. Note that God put ingratitude on His list of "scarlet" sins!

If it is hard for you to give generously, try making your list of things to be thankful for—then match it with your gifts!

\* \* \*

*Worship Suggestions.* For *closing* this section: You have noticed the lack of references above from the *Psalms*, that greatest book of praise and thanksgiving in our entire Bible. Why? Just because selection is almost impossible, in this brief space, from such overwhelming abundance! Verses on thanksgiving from at least three dozen Psalms make such a strong appeal that no choice seems at all satisfying! *Suggestion: make your own list; or read aloud this four-fold refrain, Psalm 107:8-9 and 15:16 and 21-22 and 31-33*, so beautifully musical it may be a hymn without notes. Then *pray*:

Our all-wise and all-loving Father, help us to bless Thee for every good and perfect gift in our lives—more in number than we can recount. Help us, too, to recognize our blessings in the shadows of our lives: in some sickness that brought us nearer to Thee; "some change in the weather of our thinking or even of our fortunes" that revealed Thee behind the clouds; the long delay in the coming of some much desired gift; for some new way of looking at life that brought us fresh resources; for some work which taxes our strength and proved afresh Thy promises of sufficient grace in our weakness; for the very thorn in our flesh that keeps us close to Thee—in this new grateful mood, for everything! For life itself; for Christ our Saviour, in whose Name we offer Thee this thanksgiving. Amen.

—Altered, from British Weekly.

# Stewardship Responsibilities

## 1. Your Home and Family

**E**XCEPT the Lord build the house, they labor in vain that build it.  
—*Psa.* 127:1.

Salute Prisca and Aquila . . . and the church that is in their house.—*Rom.* 16:3-5; *I Cor.* 16:19, A.S.V.

“The home and family were the center and form, the first working unit of the first church and its chief evangelizing force.—Robt. E. Speer, adapted.

“His highest virtues were known only to his wife, his children, his servants and the poor. He so lived in the Presence of God in his home on earth that he is at home with Him in heaven.”—Charles Kingley’s Epitaph (written by his wife).

He that loveth father or mother more than me is not worthy of me; and he that loveth son or daughter more than me is not worthy of me.—*Matt* 10:37, A.S.V.

“To have is to owe, not to own: to give is to live.”

\* \* \*

*Home:* Home is the first and the most precious, and with its family group, the most potent responsibility of a Christian steward. The place where we really live is our home, whether that be a mansion or the simplest cottage, one room in some apartment, or a country estate. As a good steward of that home—as father or mother, son or daughter, relative or friend sharing this home—are you using it as the early Christians used theirs, making your family “the center and form, the first working unit” of the church in our day, so that it may be truthfully said of your home, as it was of theirs, that “the church is in that house?”

*The Church in Their House.* Refresh your memory of the homes of those whom Paul brought to Christ: There were *Priscilla and Aquila* (as referred to above); *Nymphas*, or the feminine *Nympha* (marginal reading) and “the church that is in her house,” *Col.* 4:15 (A.S.V.); *Philemon and Apphia*, “and to the church in thy house,” *Philemon* 1-2; *Mary of Jerusalem* (sister of Barnabas, mother of Mark) whose home offered the very first believers that “large upper room” as the place where the church first found a home (*Gospels and Acts*). There were *Judas of Damascus* and *Cornelius of Caesarea*, in

whose homes the sacrament of baptism was performed, as souls in their households confessed their faith in Christ (*Acts* 9 and 19); *Lydia* (*Acts* 16) whose home was the first one in all Europe where the Gospel, out of Asia, found its center, and "its first working unit," as she and her household received Christian baptism. (Notice, too, her home was open to the missionaries after public persecution as warmly as before!) There were *Jason of Thessalonica*, *Titus Justus of Corinth*, as well as *Aquila and Priscilla* when they lived in that same city. There were *Gaius of Rome* (*Rom.* 16:23), and another *Gaius* (or the same?), whom John commended for making his home one for all those who went forth as missionaries "for the sake of the Name," (*III John* 3-8). These all were good stewards of their homes, for Christ's Gospel, in its early travels. What of Paul's "hired dwelling," in Rome, where for two years she made his poor prison-place "the chief evangelizing force" of the greatest city in his world? (Read *Acts* 17, 18 and 28, with *Rom.* 16 for more than can be mentioned.)

*Your Children.* We will think next of your most precious possession, the children of your home. If your stewardship in relation to them is sacredly kept you will not fail in smaller values. Think again, through the list just used, of those earliest Christian homes, to observe that fully as much as being "the church in the house" to their neighbors and communities, their very first concern was for the members of their own households. The record reveals this fact over and over—that the families of believers became at once part and parcel of this evangelizing unit, the Christ-centered home. Remember *Mary*, the mother of Jesus, whom we find with the praying church, "with his brethren," her other sons. (*Mark* 6:1-3). Do you not know that she must have had much to do with their final acceptance of her Divinely-born Son as their Messiah? (*Acts* 1:14.) Remember, too, *Mary*, who, with her son, John Mark, made a believing household in Jerusalem from the time of the first public ministry of Jesus through the book of The Acts. (*Acts* 1:13; 12:12). Recall *Cornelius*, (*Acts* 11:14) quoting to Peter the angel's promise, "thou shalt be saved, thou and all thy house;" (A.S.V.) *Lydia* "and her household;" also "all that were in his house" with that jailer of Philippi; (*Acts* 16) *Crispus*, the ruler of the synagogue at Corinth, (*Acts* 18, A.S.V.) who "believed in the Lord with all his house."

Are you such a faithful steward of your home that every member of your family has accepted and serves the Saviour? Read thoughtfully (quoted page 22) what Charles Kingsley's wife said of him, as

the head of his household. Roman history records that an adviser to one of the emperors, who was planning fresh persecutions to try to stamp out the new Christian sect, said, "Sire, you cannot crush these Christians with cruelties. There is something divine in their manner of life in their homes that this world has never seen before." Would that our modern world could see this "divine manner of life" in our homes today!

*Home—Stewardship Standards.* What should the world see and what should the children of our Christian homes experience there, now? In what habits of living can our stewardship be best expressed through our homes? A true reverence for and happy use of God's Book and God's Day and God's House of Worship, with the habit of family prayer, at meals and also at some other regular period each day—these should crown the established ways of every Christian home. But, equally, the every-day living there, in its thinking, speaking and doing, must spring from a sincere devotion to the Lord, and include the constant cultivation of the basic and beautiful graces of Christ's own life.

*Gracious living* should be the outflow from the inflow of God's grace. The very intimacies of home life, which can wear so hard on our Christian endurance also offer the opportunities for their loveliest flowering. Dr. Jowett said of his mother, "She made everything in our home-life point heavenward, to Christ." True respect for every person, regardless of race, age or class; high regard for the exact truth; gentle kindness and courtesy of voice and manner in all family dealings, quite as much as with persons outside of the home, weave into our manner of life that graciousness that really "adorns the doctrine of God our Saviour." (*Titus* 2:10.) Courage to meet the hard hours, as well as joy in the happy ones, especially in those recurring home anniversaries which, with their dear traditions, bind families into sure bundles of the unbreakable bonds of memory—all these become influences that the sons and daughters of such homes will hold precious, making of them those sturdy men and women whose characters stand the test of time and whose lives are the bulwark of church, community and nation.

Things we sometimes think of as lighter matters have really more weight than we realize, and home-ways should include plenty of them, too, especially where there are growing children or the just-grown-ups. Surely these have a rightful place in the Christian home: good reading

(aloud, together, if possible) wholesome amusements and family games, inspiring music, the best of both secular and sacred types, (and made by the family themselves, far more valuable than "tuned out" through any gadget!) merry fun in your own living room and back-yard, with a friendly outreach frequently to other homes near yours. Have a care for those cheering comforts that even the simplest home can afford. They add charm to Christian virtues. God's homes, like God's workers, should be attractive as well as good. Fresh flowers or foliage (wayside and wild, if not the garden varieties), good lights, placed low, with a bright open fire in winter, are all so companionable! Good apples or cookies in generous supply; inviting chairs and fresh magazines add attractions that help to call the family home at eventide quite as potently as clean beds for sweet sleep, and nourishing meals, invitingly served, which we think of as the first necessities of the good home.

*Are You there?* By far the most potent of all home influences is the actual presence of the father and mother there, and their happy participation in all its life. Let's add a word to Eddie Guest's famous lines:

"It takes a heap o' living, *there*,  
To make a *Christian* home." (Altered.)

Absorbed fathers and absent mothers cannot be good stewards of their homes. Even when their absences are for good causes, like the father's, to make what he calls "a better living", or the mother's to train her own skills for efficiency's sake—if not kept well within prayerfully determined limits, time spent out of the home by the parents subtracts from it something that is best of all, *themselves*. Our danger today is in the too-frequent absences rather than in the too-close-at-home habit.

The Bible holds *the father responsible* for the results of his home in the lives of his children. Better a little less money for physical style, for desirable comforts and even for formal education, and a little more "father" to read and talk, to plan and work, to worship and play with his children, in the daily life of their home, than such a pouring of his mind and time into "making a livng" for them that he is too absorbed thereby to mould their lives by himself living at home with them. Better a little less efficiency, even in church offices and meetings, and *a little more of "mother"* in the sweet, warm intimacies prompted by nature herself in the mother-child relationship.

These dearest of all life-influences cannot be commanded, they are the fruit of the slow-growing, steadily developing bonds of home. God first planned and intended home-living to undergird all living, as it still does in the measure to which parents are faithful stewards of these earthly homes, which they may make veritable little vestibules to the Home in Heaven.

*The Home's Best Contribution.* The rightly ordered Christian home will always find the right places and proportion of time and money for its Christian service, outside its own inner life, to church and community. The home can contribute even more to the church than the church to the home. "As go the homes of today, so will go the church and the nation of tomorrow" is soundly true. You two, together, father and mother, in the sacred first-of-all human ties, Christian marriage, are gifted by your Creator-Father with those strongest and loveliest qualities of manhood and womanhood, developed in parenthood, which will weave into your children life's tenderest and most tenacious memories, the precious memories of a happy Christian home. The sons and daughters of such homes are your richest contributions to the welfare of mankind, to the coming of Christ's Kingdom on earth.

*Is Christ in Your Home?* Your children's sense of Christ's real and beloved Presence in your home depends far more on the atmosphere of your home than on all the sermons and Sunday School lessons your church can offer them. You must make this atmosphere, which is the sum-total of your whole manner of living there, the final result of all your home standards and habits combined. Here are three essentials for such an atmosphere: (1) How *sincere* is your home (*Josh.* 24:14-15) especially in its religious forms and customs? (2) How *happy* is your home, especially in its inner chambers of family intimacies, (*Psa.* 133:1)? (3) How *pure* is your home, especially in its habits of thought and speech, (*Phil.* 4:8)? Does your home, completely known to Jesus as it is, daily make Him glad? Remember *He is* the Abiding Guest in every Christian heart and home. (*Rev.* 3:20.)

"They did not know Him as they walked,

Their eyes were holden while they talked,

But when at home He broke the bread,

'It is the Lord!' they quickly said.

"Wouldst thou know Christ? Make Him the Guest,  
His hearthstone manner shows Him best."

—Wm. Hervey Woods.

*The Harvest of Home Stewardship.* Your hardest test as a steward of your own home and family will come when this very home training in Christian living brings your child to a decision for full-time Christian service; to that day when your boy, or girl, like The Boy of Nazareth, will say, "*I must be about my Father's business,*" (*Luke 2:49*). Thank God, when that hour comes in your child's life—as early as did His, or later—that your home-nurture has so flowered, and promises a full harvest of fruit through the Living Vine. His parents, with all their knowledge of His birth and destiny, did not understand Him—will you misunderstand, or thwart, your child's decision then? The beautiful young life will be missed from your home circle but found where the Father needs such a witness for Himself. "Rejoice! and be exceeding glad, for great is reward in heaven," and great your thanksgiving here, for your parent-stewardship.

*Close with Dr. Wood's suggestive verse (above) and with this prayer:*

Dear Saviour and Master, help us to open every door of our homes to Thee with reverent sincerity, so that Thou canst then make us conscious of Thyself as our Abiding Guest. Help us to examine our homes so that we can exclude from them everything that offends Thee, in sights and in sounds, in habits and customs. Help us to steer the right course between too much care for the physical needs and too little for our souls' welfare in all our homes' ways of work and play and worship. May we have a care to include in our home joys some of those lonely ones, the least of Thy brethren, who have no home to share with us. May all of us who live together here, and even those who may be only our passing guests, keep holy and happy memories of this dear place to bless us all the way to our Home with Thee in Heaven. We make this prayer, dear Lord, remembering Thy earthly home in Nazareth, and those homeless years of Thy ministry for us when Thou hadst not where to lay Thy head. Amen.

## **7. Your Personality and Powers**

Bring ye the whole tithe into the store-house . . . saith Jehovah of hosts. *Mal. 3:10, A.S.V.*

. . . In accordance with the will of God, they first gave themselves to God. *II Cor. 8:5.*

(Centenary Translation, Montgomery.)

The recognition of self in relation to God will issue in the recognition of self in relation to man.—G. Campbell Morgan.

In all thy ways acknowledge him, and he will direct thy paths.—*Prov.* 3-6, A.S.V.

“Stewardship requires placing at God’s disposal every human good—physical energy, talent, education, possessions of personal charm, influence, affections, honors, achievements, loved ones, even faith itself—life in all its fulness.”

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“*Personality*” (a popular word today) as commonly used, means attractiveness in our personal contacts with others. “She has so much personality”, we often hear. But, as we shall use this word in these paragraphs, it will include all the elements of the whole character, even all that goes into the moulding of character and manner, as well as the outward expression, conscious or unconscious, of that character in contact with others—the sum-total of you, *yourself*. We all recognize the almost infinite variety in humanity—indeed, individuality is almost another word for character. We call one kind of individual “charming” because we quickly feel the magnetism of that person, whereas we feel so little drawn toward another that we say, “He is lacking in personality.” Actually, no person can lack personality. But one may be so pale and negative in the expression of one’s character, so indifferent, even cold, toward others as to repel rather than draw them to himself; whereas another may quickly attract the interest and love of those around him by his own manner of conveying his interest in them. The question of *Christian stewardship of character* is just this: What are you doing with your own self, your individual personality?

*The Making of You.* Begin by thinking back to the influences that have made you what you are, especially those finer things that helped to make yours an attractive personality? Which of these can you include in your own case? Good birth and an honorable, even a godly, heritage; happy memories of Christian home life, resulting in dear continuing family loyalties; a clear mind, with perhaps some special intellectual talent or gift; deep emotional power, able to move the hearts of others; your faith in Jesus Christ, brought to you by His servants, your parents, preachers, teachers, and through Christian education and literature; the social fabric of the cultivated community around you in your youth, woven into your very tastes and habits of

speech and manner—to what degree do you owe all your present influence as the person blessed with any such character-possession? What kind of stewardship marks your present use of these intangible but highly valuable possessions?

*Your Choice.* Must you not choose one of these three ways of living, one of these three motivating directives, since you can never be more nor less than a steward, even of your own self?

1. You may fold away in a napkin all that you are, just as truly as you may so fold away some material wealth or physical substance, withholding yourself, as far as you can, from any and all influence over others, until you are only a faded negative of what you might be.

2. You may throw all you are into selfish gain, securing what you want for your own advancement or pleasure in this world, mindful of others chiefly for what they can do for you.

3. You may put yourself “all out”—all that YOU are—in your Lord’s service, in a wholehearted, joyful stewardship of self, like that of those early Christians of whom Paul wrote that “they first gave their own selves to the Lord”—and then, cheerfully, their material goods.

What are you doing with the degree of good health that may be your goodly heritage? Into what causes is the very strength of your body going? What is the influence of your good looks—another happy heritage? Are you, by your physical charm, pulling people away from or toward your Lord? Even your warm-hearted ability to be a friend and so to make friends—is your love for people making them love your Lord more, or just your self? Alas! this is the pitfall of some gifted Sunday School teachers—even of some preachers!

*Your “Whole Tithe.”* Is there a woman or a man in your church like this? She gives her tithe religiously, she keeps church engagements punctiliously, she even goes regularly to the mid-week prayer hour. What more can you ask? Well, when that tenth is gone not one cent more will she give—“I have given my share; this church has so many specials!” When the call to prayer comes beyond the usual schedule, “I have other things to do besides go to church meetings. I go to all the regular ones, but these extras! One can’t afford to be one-sided, you know.” Have you ever noticed her, when the sermon or the Bible lesson, or the out-pouring of prayer, over-reach the stated time, lift her watch into plain view, several times, and remark, on the way out of that service, “I think all church services should be kept within

the promised time. Now, my dinner will be late," or "Now, I can hardly make that club meeting." One such letter-of-the-law Christian actually comes to prayer meeting dressed in formal evening clothes (under a cloak!) so she can "rush right on to the club." How she fidgets when that praying runs over her time! Do you know a Sunday School superintendent who "can't sing but one song to open Sunday School, because I have to get to the Post Office for my mail, before it closes for the day." Nor has he selected that one hymn ahead of time—"What is the lesson today? I've been too busy to look at it this week?" How much of their real selves is in God's service?

Is this the hypocrisy our Lord condemned so severely—one of those three "scarlet" sins God charged against Judah, through Isaiah? No, what *is* so done or given may be quite sincere in motive, as far as it goes. But that is just the point where it is lacking! It is a partial stewardship, based on a calculating coldness to meet just the requirements of the conscience, but withholding that devotion of the whole heart which is the gift of self, of all one's faculties, the kind and degree of love that does not, nay, cannot count the cost of its giving to and for the Beloved One. That was such a stewardship Paul felt through his whole being, when he wrote, "For to me to live is Christ." (*Phil. 1:21.*)

*Your Whole Heart.* There is a translation of the best-known stewardship passage in the entire Bible, which brings to mind this complete devotion of the whole personality to God, behind and with each separate gift or act of service. The American Standard translation reads thus for these words from *Malachi 3:10*: "Bring ye the *whole tithe* into the store-house . . . and prove me now herewith, saith the Lord," etc. The whole context of Malachi's message is to this same point, that the hearts of God's people were not really in their outward forms of worship, that they were really robbing Him even while they scrupulously paid their money-tithes. We shall be thinking of this passage again presently, but its full meaning, usually unseen, belongs right here also.

*Your Special Powers.* It will be well to give some thought, here, to the special channels of your power through which this whole-hearted love for our Lord may find expression, those several trained abilities of yours which should afford you your best lines of stewardship. First there comes to mind whatever professional skill may be yours—as a physician, nurse, teacher, business man (executive or clerk),

musician, writer, carpenter, seamstress, cook, stenographer, farmer, etc. Whether your instrument be a piano or a typewriter, a desk or a spoon, a hoe or a scalpel, a pen or a hammer, the question is not only what are you best trained to do, but to what end and for whose sake are you using your skill with that instrument of yours?

Moses used always on God's side the shepherd's rod in his hand. David used his shepherd's pipe to sing the sweetest songs of faith yet to fall on men's ears. Nehemiah used his training as an executive in the King's court to rebuild the walls of God's ruined city, Jerusalem. Mary of that same city used her handsome home and social standing to create the first Gospel center. Dorcas, a village seamstress, used her skill in plain sewing to make garments for her poor neighbors. Was she the first Secretary of Christian Social Service? Certainly she is the only woman in all history who was granted a second earthly life through which to continue to bless her community, through the faithful stewardship of her needle. What other good stewards of their instruments of skill or power come to your mind from the Bible?

*Your Power as a Citizen.* There is another power, more recently acquired by man and very new to woman, through which Christians must learn to express their responsibility as stewards. This power is the full citizenship, the franchise which is rapidly becoming the universal power of all human beings, and its instrument is the ballot. Our Protestant churches will never "vote" their membership in blocks, but every member of every Christian church can make his Christian faith and practices effective by his stewardship, as a Christian citizen, over his or her own ballot. This tremendous power may, like others, be laid away in the napkin of neglect, and so lost to the Kingdom of God on earth; or it may be surrendered to selfish and even evil ends, by casting it on Satan's side. But it may be made a silent and mighty power for righteousness in the hands of good Christian stewards, both women and men. What are you doing, habitually, with your ballot? Are you trying to learn to use it rightly?

*Motive Power.* Love is not subject to the command of our wills, but springs from the emotional response which our hearts spontaneously make to love itself, in its lovely manifestations. We shall bring our "whole tithe"—our whole-hearted love—with the offering of our complete personality and powers only as we see and feel the heights and depths, the utmost bounds of our Saviour's love for us, manifested

in His life, that "loveliest life of all" ever lived among men. Ponder long and often John's words about how this love of Jesus for His own was expressed (*John* 13:1): "Jesus, . . . having loved his own . . . loved them to the uttermost." (Marginal translation, A.S.V.) The usual translation, "to the end" is certainly included in the larger thought of His love covering the utmost limits of all our needs. He withheld nothing that love could give, from the humility of His birth in a stable to the exaltation of His ascension to heaven. How far does your love go, for Him, in His Kingdom service today? How are you expressing your "uttermost" for Him? Read on in John's record, to note that He immediately demonstrated His "love to the uttermost" by that lowly, lovely act of doing a servant's physical task, washing tired, dusty feet. How genuine is the humility of your service for Love's sake—His love for you?

\* \* \*

*Closing* this Study, we surely are now ready to *sing*, or *read* aloud, with new appreciation and real appropriation, *all* of Frances Ridley Havergal's hymn of complete self-dedication: "*Take my life and let it be consecrated, Lord, to Thee.*" No. 272 in Presbyterian Hymnal. Then *pray*:

Our loving Lord, who came to us because of Thy love for us and lived that love to its uttermost expressions, grant us love more like Thine. Help us to withhold nothing from Thee, to whom we owe every blessing and joy in our lives—not even one least faculty or influence of ours, nor one degree of the devotion of our whole hearts. May we never count the cost of our love for Thee, whose love for us cost Thee Thy life itself.

\*"Spirit of God, descend upon our hearts,  
Breathe through our souls, through all our pulses move;  
Stoop to our weakness, mighty as Thou art,  
And help us love Thee as we long to love."

—Altered.)

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\*No. 125 in Presbyterian Hymnal.

# Stewardship Channels

## 8. Praying and Accounting

Thy kingdom come.—*Matt.* 6:10.

There is no room for the prayer-life in a heart filled with selfishness and no possibility of Christian growth (in stewardship) without the true prayer life.—E. M. Runyan.

"Vainly we offer each ample oblation, '  
Vainly with gifts would His favor secure;  
Richer by far is the heart's adoration,  
Dearer to God are prayers of the poor." (in spirit.)

So then every one of us shall give account of himself to God.—*Rom.* 14:12.

\* \* \*

Two farmers, owners of large Canadian ranches, meeting on a certain day, began to talk of the affairs of their church. "What do you do about contributing to the sustentation fund?" asked A. Replied B, "I keep note of the day on which the collector will call and have my contribution ready." "But is that all you do?" questioned A. "What more would you have me do?" asked B. "I also have the money ready to hand the collector," answered A, "but when it is laid on the table, ready for his coming, I kneel down beside it and give thanks to God for the church to which I and my family belong, where we enjoy the privileges of the Word and the sacraments. I never like to give it to the collector until I have first given it to the Lord."

Three months later the two friends met again and renewed this conversation. "I have tried your plan with the sustentation fund," said B. "And how did you get on?" asked A. "When I laid down the usual sum on the table," was the reply, "I knelt down alone, as you advised; but I could not pray. I felt that I could not conscientiously ask God to accept a sum so small in proportion to my prosperity and my indebtedness to Him and to His Church. So I arose and doubled the sum. Then I prayed, and the Lord heard me. I gave twice as much as usual with ten times sweeter satisfaction." (From *Stewardship Studies*, Methodist League of Christian Stewards, Toronto, Canada.)

*Pray as You Give.* There it is, "in a nut-shell," in the test tube of experience—this vital connection between prayer and stewardship in the Christian's life. There is no method for increasing and sweetening the gift like true praying—whether the gift be money, time, talents, or any other expression of love. Nor is there room in any true prayer-life for covetousness, that insidious sin that, more than any other, hinders the growth of the grace of stewardship. So, pray, if you would be a better steward, and like this Canadian farmer, begin your prayer with thanksgiving! Beside His blessings how small our best gift looks! Keep your eyes off your neighbor's gift, by which to measure your own. You notice these farmers did not compare their gifts but rather their way of making them—with or without prayer. The comparison began with that and ended with comparing the size of the money-gift of the steward with the gifts of God to him, through his church.

Are the usual gifts of your family, your Sunday School class, your Brotherhood, your auxiliary circle, your church, stingy and mean in comparison with their ability to give, in money? Have you really prayed, in that group—not just "engaged in prayer" in some outward form of words? Can you ask God to bless sums so small in proportion to what you, as a group or as individuals, are keeping for your own use? Poor, cold prayers—do they rise any higher than your own heads? The remedy? As thanksgiving is the remedy for covetousness, large giving releases the power of true praying, and true prayer will, in turn, surely enlarge our giving.

*Give as You Pray.* Indeed, we have a stewardship of prayer itself, an obligation to pray as the essential method of rendering to God any service that He can accept. "Thy kingdom come" is a prayer constantly binding upon the Christian heart, remembering this very "coming" of God's kingdom depends, in part, upon our fulfilling all our stewardship obligations. There is such a vital connection between prayer and giving that neither is whole or fully alive without the other. Can you really pray, "Thy kingdom come," unless you are willing for God to use you and your gifts, fully, to make it come?

Yes, *the secret chamber of stewardship* is one and the same as that secret place of prayer, where you enter into His presence, whose steward you are, and ask Him to direct *all* your ways of acknowledging Him. Check your prayer-life honestly by this list of searchers:

How much, in actual time, do I spend in conscious prayer?

How much, in actual thinking, do I rely upon prayer as God's way of getting things changed?

How much, in actual mental and spiritual "sweat", do my prayers cost me?

How large a place has prayer on the church programs which I help prepare?

How glad am I when the regular and stated times for prayer-meetings come?

How regular is my presence and how real is my part in those prayer hours?

How thoroughly have I studied prayer, in God's plans and men's experiences?

How much do I know of the prayer-life of men and women in the Bible whom God greatly used?

How much do I know of my Lord's own life of prayer while He lived here among men?

Open wide, then, this first and most important channel for an enlarged stewardship, prayer.

*Pause, right here for this prayer:*

Lord Jesus, our Master Teacher, teach us to *pray*. And teach us *to live as we pray*, using our whole lives to answer this, our prayer, in meeting all our stewardship obligations:

Our Father, who art in heaven,  
Hallowed be Thy name:

Thy Kingdom come, Thy will be done, by us,

On earth, now, as it is in heaven: For Thy Name's sake, Amen.

\* \* \*

*Record as You Give.* A woman once looked at two boxes, side by side on her closet shelf (as her husband also saw them frequently!); a band-box for her hats and a mite box for her church gifts. Her thoughts ran like this, as she observed this "contrast so grim,"

"A band-box for me, and a mite-box for Him.  
I paid for my hat and I paid for my gown,  
I paid for the furs that I purchased down town;  
And when I returned it was plain as could be,  
A mite-box for Him and a band-box for me . . .

\* \* \*

So I took out my check-book and tried to be square,  
For I wanted my giving to look like my prayer."

—(Unknown)

You, too, will need pen-and-ink to *keep your account* with your Lord "square with your prayer," to make certain you are even fair with your Unseen Partner in this Stewardship Business. Does actual bookkeeping seem a petty way to meet such a spiritual obligation? Well, we are not ourselves such big creatures, after all, that we can discard all the little ways of living. Said one of the great preachers who knew humanity well: "Human nature cannot be trusted to carry through its generous impulses without some outward aids. If I could succeed in winding you all up today to the determination to do generous things, you would, most of you, run down before next Sunday. This is what a solemn pledge to pay money amounts to—a ratchet to hold us up to the pitch we have reached." Just so, men and women might be true to each other in some undeclared marriage-tie, but are they as true as when the solemn spoken vows are required? Bad as is our present record of broken marriages, would it not be worse without a ceremony witnessed by others? We give written notes, in business transactions, even where wholly honorable intentions to pay are not doubted.

*Compare Your Gifts.* We faulty human Christians need to keep some kind of a record of our stewardship, especially of money, that we may be sure, for our own sake, that we are actually doing what we think we are doing. It is told of one of the most generous of men (who had thought he was quite true to his stewardship of money) that he had his eyes opened—as well as his heart and his purse, later—by the account in his own book of personal expenses. "His life-long fancy was for a nice dog," says his biographer, "and one evening, as he was looking over his cash-book, two entries caught his eye. First one, 'To Foreign Missions 2s, 6d;' (about fifty cents); then a little farther on, 'To prize poodle pup, 3lb, 3s.'" (More than \$15.)

How does your expense account look when you compare "hose" and "missions", for a year? Or your last wedding gift to some fashionable friends with your semi-annual "self-denial" offering? Your months' outlay for recreations—including your golf games!—with monthly church pledge? Or your usual summer vacation trip with your yearly benevolences? Your newest hat with your Thanksgiving offering? And how many hats (if you are a woman!) since last Thanksgiving? Set down with your own pen your "Stewardship Account," so that you may know the comparative value of your money-gifts with your other uses of money. You may have forgotten or failed to note these figures, but your Lord has not: they are facts in your life.

"What! Put down every little thing I give and then add it all up, once a year, so I can be proud of it?" some restless soul may ask. No, just keep an account in unmistakably accurate figures, of enough—at least a tithe—of your income (which will be discussed later) to make sure of this foundation gift, in your stewardship of money. Then give, over and above that basic requirement for simple honesty with your Lord, all the love in your heart calls for—and rejoice over that part of which no record is kept, on earth, but only where the moth and rust of oversight and forgetfulness do not corrupt our thinking, and where the thieves of selfish interest do not break through our good intentions and steal away our Lord's rightful part in what He is giving to us.

*Stewardship of Time.* Try a month's account of your time. In black-and-white records, set down accurately the actual time you spend, day by day, in those things which are in the direct interest of Christ's kingdom, largely through His Church, or in purposeful preparation for some service there; the time spent in your own praying and thoughtful reading of the Bible, and of other related religious literature; in some work, done truly in His Name, for some neighbor in need—these ways of the stewardship of your time, do they amount to a tithe of the total of your day, week, or month? How much of even your Sundays can you honestly set down on His side of your little personal time-ledger, "the tiny calendar of your own life?"

*Establish the Habit.* You may not need to keep such accounts with yourself very long, but they will assuredly help you to establish these habits of the faithful stewardship of all you are and possess, as a partner with Him who gave you them all — money, time, talents, home, loved

ones, work, health, etc.—so “richly to enjoy.” He plainly promises to make your life overflow with His blessings, including material ones, if you will *honor Him first* with His rightful offerings, with your heart’s sincere love (*Prov. 3:9-10*), and the seeking first of His Kingdom and His righteousness. (*Matt. 6:33*.)

*Close* this first section of this study with the *prayer*:

Lord Jesus, Master of our lives as Thou art Saviour of our souls, keep out of our hearts that selfishness that takes full care of self first, giving to Thee only the scraps and the leavings of money, time and energy. May it be our recurring joy to honor Thee with our first fruits in everything, and may our record of this stewardship be honest and clear in Thy sight. Thine be the praise from this faithful stewardship and ours the joy; for Thy Name’s sake. Amen.

\* \* \*

## 9. Spending and Saving

Where your treasure is, there will your heart be also.—*Matt. 6:21*.

Charge them that are rich in this world . . . that they do good, that they be rich in good works, ready to distribute, willing to communicate.—*I Tim. 6:17, 18*.

Lay not up for yourselves treasures upon earth . . . but lay up for yourselves treasures in heaven. *Matt. 6:19, 20*.

What a young man earns in the day goes into his pocket; but what he spends in the evening goes into his character.—T. L. Cuyler.

Earn all you can; save all you can; give all you can.—John Wesley.

\* \* \*

*What Is Money?* Since it is quite true that “money is, in reality, the stored potentiality of myself in my pocket,” then its outlay is just as really the expenditure of myself. There is nothing strange or strained in sharpening the study of Christian Stewardship to this final point: How am I using my money? We have come now, in these studies, to this final point—save one—basing all our thinking from first to last on what we have found as we have searched the Scriptures for God’s teaching on this whole matter.

*Spending Money.* Nor is it illogical to begin our study of the stewardship of money with this matter of spending it, for that is just exactly the first thing most of us do with it, isn’t it? Indeed that is what we have to do with money, for upon its exchange, in small or large sums, for the materials of life, depends life itself. This is the

steady use of money, too, not just the occasional or crisis use, though these also occur in every life, at times. Because spending money is an inescapable part of daily living it has tremendous effect upon us; not only upon our outward, physical living for which so much of it is spent, but also just as really upon our inward, spiritual selves. We can trace this connection easily between spending money and its character results when we buy books or pictures, pay for education in all its forms, even for some forms of our recreations, like good music, or the cultivation of flowers, just for their beauty. Yes, the way we spend our money does affect our character (quoted, Cuyfer) so the consideration of "spending" is part of Christian stewardship.

*Earning Money.* A pause to think a bit first about the earning of it is not amiss either, for it must be earned by somebody before it is in hand for spending.

Here one may well differ somewhat with this same quotation. (Cuyler, above) Money earned goes much further than into the pocket of the earner, in the steady pressure upon himself resulting from his manner of earning it. There are many ways to earn money that are far from Christian in their results to all concerned, like the "earning of an honest dollar" in producing or selling liquor to destroy the soul and body of him (or her! God pity us, today!) who buys it. Such destructive business can have no part in any true Christian's manner of living, either as earners or purchasers—such an output of one's earning power is anti-Christian in its entire nature. A Christian steward must be sure his way of earning money is a contribution to wholesome living, if not an essential to life itself, else how can he reconcile such a major use of his time and abilities outside of or, even contrary to, his professed Christian faith?

*Dangers in Spending Money.* Since spending money is both a maker of character and an indication of it there is great danger of abusing one's stewardship in this field. Let's think of some of these pitfalls. It was indeed a "gorgeous luncheon cloth, and "only \$75!" and "such a lovely setting for my fine china!" Thus ran the appeals through the mind and imagination of Mrs. Z. as she stood delicately handling that piece of exquisitely tempting needlework. But a still, small voice was heard deep within her Christian conscience, too: "Do you need this new addition to your already richly stocked linen closet? Can you not send this \$75 more quickly and directly into your Lord's service than by contributing it indirectly, through the channels of

trade, to the general welfare? Is this purchase proportionate with your usual gifts to His immediate service, through your church?"

"Come on home to dinner with me, Mrs. A" was the cordial invitation to go home from church given by Mrs B to a visiting field worker. "But we'll have to walk, we have no car (date, before 1941) yet." On that quiet walk it came out that the car was waiting "until we are fully supporting our own foreign missionary, my husband and I. We can't enjoy one till we are doing at least that much, since we have neither son nor daughter to go for Him."

"Here is my gift for that African mission you told us about," said one hearer to one of our returned missionaries. "I have been saving this for a platinum bracelet-watch I want awfully badly, but how I'd rather send it straight over there. Please take it—quick!" (The wrist of the hand extended was already adorned with a handsome gold bracelet-watch.

*Choices in Spending.* Maybe your choice is not between seventy-five-dollar luncheon cloths or missions, a Persian rug or your own support of some worker where you cannot go yourself to serve. "I have to choose between a new five-dollar hat or a five-dollar offering for our Joy gift." "I have to stick to my rather dingy old office, instead of increasing my rent for a more attractive one, or I shall have only a very small self-denial offering for home missions this crucial year." "These shoes can be half-soled"—"This mattress is a better bed than my Lord ever slept on"—"We don't need foods-out-of-season (and so priced out-of-reason) since we can be healthy on plainer ones, cooked well"—these are the common-place choices most of us must make, daily, between spending for our wants up to our financial ability, or curbing these desires to make a wider margin for the needs of our Lord's service. One woman makes this the rule of her personal expenditures for dress: "I will not allow myself to buy any new article of clothing if the price is more than I can match in some special thank-offering, beyond my tithe"—so she just does not look at things priced beyond that range of her own money power. House-rent and grocery-bills do have to be met, but we Christians can control these amounts, without loss of health or happiness, far beyond our usual practices. Examine your own budget—should you remake it, with prayer for God's guidance?

*Standards in Spending.* Keep in mind that beauty and true refinement make lasting associations; and that a sufficient degree of ease in

physical surroundings and habits, both fits and releases one's best personality for things of higher value, especially for the training of children and for those essential calls of the church upon its loyal members. Still we Christians must pray constantly for guidance in determining the line for us between soft luxuries, an over-plus of mere pleasures, and the rightful expenditure of money for those things that fit us and our families for better service to our Lord. The new fur coat or the old woolen one, or only a snug sweater; the long, shining new car or the "old bus" a while longer—the range is a wide one, and each must find his own line of demarkation between true stewardship and selfish indulgence. But the standard for all is the same, "to be rich in good works, to be openhanded and generous, laying up right good treasure . . . in the world to come, in order that they may obtain the Life which is life indeed." (Mrs. Montgomery's translation of *I Tim.* 6:19.) Some of us—men in "big business" and women with large salaries or incomes—may need a prayerful re-reading of James' searching words: *James* 5:1-6. Don't skip it or skim it—that passage of inspired Scripture—pray it in.

*Jesus' Standards.* Imagine your loving Lord's keen, yet understanding eyes observing your home in all its ways, including your pocket-book or your bankbook; think of His sharing your daily meals, riding with you in your car—or walking with you, as He always did when among men before—going shopping with you and then to church with you, observing the comparison between what you spend on yourself and what you offer Him in direct giving. You cannot go wrong, far or for long, if this "imagining" becomes the inner practice of your mind, but you will go far into those secrets of so spending your money as never to create bitterness in the hearts of those who have much less of it than you, and always you will bring deep satisfaction to your own heart and joy to the heart of Him who spent all, Himself, for you.

\* \* \*

*Close this searching study, this "acid-test" of the over-all use of your money, with prayer:*

Lord Jesus, my final Judge and my daily Saviour, deliver me from the standards of the world. Teach me to spend all my money in ways wholly pleasing to Thee. Help me to count first the cost to Thee of whatever I spend for myself, and to spend on myself only as much as will fit me the better for Thy service. May I hear now, even day by day, Thy "Well done" over each

day's living, every expenditure of money, and find more and more the joy of being rich toward God, so that I may one day find treasures laid up for me where Thou art waiting to reward Thy faithful stewards. For the love and in the power of Thy Name, who for my sake became a poor man on this earth. Amen.

*Saving Money.* Is saving really a Christian virtue? What has it to do with stewardship, even when we are considering only the stewardship of money? The answer to these fair questions depends upon the motive for saving, which may make it a true part of Christian stewardship or a deliberate aid to covetousness. If you are saving money for its own sake (a motive we seldom recognize—except in others!) or even for your own entirely personal benefit, are you not in the danger of laying up treasure upon earth, where—so Jesus taught, you remember—your heart then will be also? But if your budget leaves a margin between your earnings (or income) and your expenditures, so that you may use those savings as emergencies arise in God's work, or in the better fitting you for His service, then indeed you are a wise Christian steward of your money. How often is this illustrated by the man of very moderate means being the largest giver to some emergency fund called for in the work of the Kingdom. He has his savings ready for just such calls.

Then, too, the self-denial required by regular saving, the careful thought and restraint this puts upon our spending, certainly eliminating waste, produces the hard iron of character needed to strengthen the pure gold of unselfishness for the strains of living. Certainly wasting money is no more part of good stewardship, any more than is miserly hoarding, for both are destructive of all the rightful uses of money.

*Saving Time and Strength.* There is yet another kind of saving the Christian should practice—the saving of that which may be more precious than money, time. War has put such pressure on us all that time-wasters are far fewer at this time than in the relaxation national peace always brings about. But there are some time-wasters, even among earnest Christians, always—folk who so drift or hurry through their daily hours that they are always “too busy” for any but self-chosen occupations. They likewise are always “too tired” to meet the unexpected calls of the church, “just worn out” by the haste of an overloaded schedule of “engagements,” or by an over-indulgence of the amusements which, rightly proportioned, should have caused a recreation of the weary body or mind. Such time abusers, or wasters,

are too tired and sometimes too cross to catch the call of God, which He may send through the interrupting telephone or door-bell, the letter-appeal, or the time-consuming visitor. What a contrast between such self-direction and a certain executive, the president of a great college, the clerk of the session of a great church, the father of a large family, the leading citizen in a busy community, who, being a wise steward of his time (as well as a liberal one with his money) is never "too busy" or "too tired" to hear and help any student, friend, or stranger. He is the readiest person in his town to help meet the emergency of a sudden shock or sorrow befalling any of its citizens; to shoulder more than his share in all good civic causes; and is unfailing in his faithful attendance upon all the services of his church. Such is truly the stewardship of life, disposing money and time and strength to attain the best quality, even more than the full amount of Christian service. Is not the *prayer* of this *hymn* one we all need much? Sing or repeat together as your *prayer*: (No. 242).

"Dear Lord and Father of mankind,  
    Forgive our feverish ways;  
Reclothe us in our rightful mind,  
    In purer lives Thy service find,  
In deeper reverence, praise.

O Sabbath rest by Galilee,  
    O calm of hills above;  
Where Jesus knelt to share with Thee  
The silence of eternity,  
    Interpreted by love.

"Drop Thy still dews of quietness,  
    Till all our strivings cease;  
Take from our souls the strain and stress,  
    And let our ordered lives confess  
The beauty of Thy peace.

"Breathe through the heats of our desire  
    Thy coolness and Thy balm;  
Let sense be dumb, let flesh retire;  
    Speak through the earthquake, wind and fire,  
O still, small voice of calm!"

—John Greenleaf Whittier.

## 10. Giving and Getting

“To give is to live.”

Every man, according as he purposeth in his heart, so let him give; not grudgingly, or of necessity; for God loveth a cheerful giver.—

*II Cor. 9:6-7.*

“Give not from the top of your purse but from the bottom of your heart.”

\* \* \*

For by grace are ye saved, through faith; and that not of yourselves; it is the gift of God.—*Eph. 2:8.*

Neither will I offer unto the Lord my God . . . that which cost me nothing.—*II Sam. 24:24.*

Self-surrender taken alone is a plunge into a cold void: when it is surrender to “the Son of God, who loved me and gave himself up for me” it is the bright home-coming of the soul to the seat and sphere of life and power.—Bishop Moule.

\* \* \*

*Tithing.* The giving of money, with the tithe as the minimum basis for giving, while not the whole of Christian Stewardship as it appears to be to some, is the final test of it, the concrete form of it which is the fruit of the ransomed and surrendered heart. Horace Bushnell has said that “the money power is the most operative of all” (within the control of Christians) and that “it is only beginning to be Christianized.” Might we not add to this statement, “again, as it surely was in the first Christian lives, recorded in The Acts?” J. Campbell White, one of the world’s great Christian leaders, said, “There is no better test whether the love of money or the love of God rules in a man’s life than his willingness or unwillingness to give regularly to God at least a tithe of all his income.” What does our Bible say on this particular point?

*In the Old Testament.* Examine honestly these passages—you cannot escape the right answer:

*Gen. 14:18-20* takes us back into the earlier years of Abraham, when he gave a tenth of his new spoils of battle to one whom he recognized as “priest of God Most High.” The author of *Hebrews* (7-1:4) clearly endorses this view and the devotion of the tenth to this pur-

pose. Jacob's declaration proves that this principal of giving had been taught to Abraham's family as an abiding one in the worship of God (*Gen.* 28:18-22) even though we may feel the bargaining element in Jacob's promise. The Mosaic order continued this principle as recorded often in The Pentateuch. Note *Lev.* 27:30-32 for the first "Lord's Acre," the tithing of the very land itself, as well as its fruitage; *Num.* 18:21-24, the tithe for the support of the Levite in the priesthood, fully confirmed in *Deut.* 14:22-29. Unbrokenly through the centuries of their national history the Hebrews continued so to give the tithe, "the tithe of all things brought they in abundantly," we read in *II Chron.* 31:5. Nehemiah, after the exile, in restoring Jerusalem, ordered "the tithes in all the cities of our tillage" brought in for the support of the Levites and that the Levites should "bring up the tithe of the tithe unto the house of our God," adding "and we will not forsake the house of our God." (*Neh.* 10:37-38.)

*In the New Testament.* Does the New Testament continue this plain emphasis? No, for, while not laying aside this basic obligation of the worshipper of God, it passes far beyond and above it! It is Jesus Himself who taught that the tithing of everything, even to the least valuable mint and rue, by the Pharisees, was right, but that they, while so doing, were leaving undone weightier matters. (*Luke* 11:42) As in other things He taught that His followers must exceed even the right ways of these Pharisees (*Matt.* 5:20). His scale for giving only began with this tenth, and then passed on up, in the scale of giving, to the free-will offering, to the special thank-offering, to that most precious possession to be given just when it will give Him most joy—like Mary's alabaster cruise! No tithe alone, based on a budget, will ever fully satisfy the heart that deeply loves Him. (*John* 12:1-8) and *Mark* 14:3-9).

*Great Giving.* Jesus said the greatest gift He saw made to the Lord's treasury, while He observed men here on earth, was those two mites of less worth than any coins we use today. (*Mark* 14:41-44) He told just why this tiny amount of money was so large in value—it was "all her living," of the poor widow who gave it. So, He only can judge the size of our gifts aright, for He only knows "the living" out of which the gifts are made. For the loving heart the question will never stop with "How much ought I to give?" but will go on to, "How much can I give?"

"Give till it hurts" is often heard in Christian appeals, but it will

never hurt the loving-hearted to give to Him who gave Himself for us, if you will only

"Give as you would to the Master  
If you met His loving look;  
Give as you would of your substance  
If His hand your offering took."

John Wesley knew how to give like that—listen! Out of his first salary of £30 (\$150) a year he gave £2 (\$10); out of his second year's salary of £60 (\$300) he gave £32 (\$160); out of his final and best salary of £130 (\$650), he gave £92 (\$460)—still living in his original, simple way! When he died his modest burial expenses were paid for by the sale of his clothes and books and carriage, while his life records showed that he had given away, for his beloved Lord's sake, £24,000 (\$120,000)! That was giving indeed! And who can guess the joy and blessing Wesley received through that giving? Dr. A. J. Gordon says, "If any Christian who has never tried tithing will make the experiment, following it through to the end, in prosperity and adversity, he will find two surprises. First, he will be astonished at the increased amount he is enabled to give to the Lord; and secondly, he will be astonished at the increased spiritual and temporal prosperity which the Lord will give him."

### *Tithing Problems.*

1. There may still be some honest difficulty in the way for some Christians on the point of *how to calculate the tenth for such giving*, though the answer is very simple for him who sincerely wants to find it. The tithe is one-tenth of one's gross earnings or income before anything else is taken out, save only the necessary expense in earning or producing it. These "necessary expenses" may become a stumbling-block unless prayed over often and earnestly; for surely they should not include any of our personal expenditures, nor our living expenses for food, shelter, insurance, support of relatives, etc. Such expenses should come within the nine-tenths left of our incomes after the one-tenth is "devoted" to the Giver of all. "Honor the Lord with the *first fruits*," not with what may be left over after satisfying your own wants, or even what appear to be your needs. (*Prov. 3:9*.)

2. And *where to place this tithe*? Surely at least nine-tenths of your tithe ought to go through your church, your home church or your own denominational causes, then the one-tenth of it to any other King-

dom service that reaches your ears and heart. Should we not all remember that no one else will support our own church and its workers and missionaries but its own members, so that our first and far the greatest obligation is to these members of our own household of faith? Then, with good conscience, we can and should join with all other Christians in caring for those Kingdom causes which we all must unite to accomplish. Can you believe that those liberal Macedonians, who contributed "beyond their power" to the needs of the poor Christians in Jerusalem, had not first provided adequately for their own local church, in Philippi, or Thessalonica? (*II Cor.* 8:1-5.)

Chapters 8 and 9 in II Corinthians are the richest passages in the Bible on the stewardship of money, especially for groups of Christians, churches and their departments. Careful study of these two great chapters reveals much light along at least three lines:

A. The *conditions* conducive toward great liberality in the stewardship of money, as follows: The Macedonian Christians gave out of (1) afflictions, (2) deep poverty, (3) abundance of joy, (4) beyond their power, (5) of their own accord, (6) in fellowship with other Christians, not as mere "charity," (7) first giving their own selves.

B. These *characteristics* of their gifts made them *acceptable to God*. They were given, (1) according to what a man had, in proportion to ability, (2) completed, as begun, (3) through the church, (4) administered by trusted brothers in the faith, (5) as an example to stir up others, (6) from the heart (*Mal.* 3:10 again!), and (7) cheerfully—"hilariously," the Greek word means, as we give at Christmas, "merrily," gladly!

C. The *results* of such stewardship will be also sevenfold, like its conditions and characteristics: (1) There will be equality of benefits among Christians, as prevailed in that first church in *The Acts* 2:44-47, (2) stimulation of zeal in others, (3) a bountiful reaping of all God's blessings, (4) every good work will grow thereby, (5) future giving itself will increase with each such instance of it, (6) thanksgiving will abound in the hearts of giver and receiver, and (7) The heart of God will rejoice, for He loves such givers! And His will be the glory, for *such giving is a grace*—given of God (*II Cor.* 8:1, 4, 7) springing from the grace of our Lord Jesus Christ, who gave Himself (*II Cor.* 8:9)—and "*the proof of your love*" in return for His giving. (*II Cor.* 8:24.)

3. *Waiting to be better off* in money matters is another stumbling-

block to some of us. "If I ever reach \$\_\_\_\_\_ in my income, then I certainly intend to tithe," we persuade ourselves. Beware! Covetousness may grow through a longing for more money as surely as through holding on too tight to what we now possess. This is one of those evils whose root grows in the love of money. Remember Paul's warning to Timothy: "The love of money is a root of all kinds of evil." (*I Tim.* 6:10, A.S.V.) Have you read of the woman who had very little and gave so generously her pastor remonstrated with her, that she ought to provide better for her own needs. When a small fortune was left to her, unexpectedly, her gifts dwindled so markedly that again her pastor remonstrated, and this was her reply: "Pastor, I cannot explain why I give so little now. I only know that when I had only shillings in my purse I had a guinea heart, but now that I have guineas in my purse I have only a shilling heart." Ah, the deceitfulness of riches!

4. *Waiting to get out of debt* is another pitfall that withholds the tithe indefinitely. Hear this little true story, told by a present-day judge, out of his own experience. "Soon after we were married I bought a home on credit. A year later I became involved in debt and my law practice was in bad shape. As I was going home one day a deacon stopped me and asked me to subscribe to a new need in our church for the coming year. I told him 'I owe more than I can pay now, that I must be just before I am generous, and that I can give nothing more now to the church.' I . . . told my wife what had occurred. She said we ought to give something to this cause, etc. In our conversation I recalled a former minister of ours who had given me the largest subscription I had received when I, a very young deacon, was making a canvass for our church, at that time . . . He took out of a desk drawer an old pocketbook, saying, 'I tithe and here is where I keep my tithe.' He was the first tither I ever knew . . . Now, I said to my wife, 'If Mr. McDonald could tithe on his \$700 a year salary (with his family!) maybe we could try it.' She agreed and got out of the pantry an old ginger jar and put it on the mantelpiece in our room. I agreed to bring home the tenth of all the money I received in my office daily. We paid to our church causes out of that ginger jar the same amount we had always done, and more; and to our surprise there was so much in the ginger jar, after a few months, that we were afraid to keep it in the house any longer! We put this money in a separate bank account and have tithed ever since—that

ginger jar is still too full to keep in our house!" And that judge and his wife have been as full of joy in the Lord's service as the old jar has been with their "devoted" tithe.

*Beyond the Tithe.* But the brightest records of the shining joy of true stewardship in the giving of money in worship come to us not from lands which have so long been "lighted with wisdom from on high," but from the lands where the light of the Gospel is only lately breaking in all its splendor. Hear this lovely story from Brazil, as told by one of our Presbyterian missionaries:

Anna Marcolino was the widow of a leper. No poorer person could be found in all sunny Brazil, for even work for her hands was refused her for fear of the fearful contagion in her house, where her husband had lately died, leaving her the care of their two little girls. Had Anna not been a Christian member of one of our churches, her children and she would have found no help for their extreme need. But the missionaries gave her such manual labor as she could do that involved the least risk to others, and so kept the three from starvation. Anna was a wholly uneducated woman so her abilities were limited to such work, but she managed to cook and wash and even mend for her little girls after her day's hard labor, in their little hut of a home, by the smoky light of her small tin "lamp" with its rag wick, so the children could go to school next day while she went to work.

Now Anna's church had laterly carried through some repairs on their small building, immediately near the big, highly decorated Roman cathedral—repairs which included the beautifying of their plain little house of worship with fresh paint, colorful walls, etc., to please the taste of its Brazilian members and attract visitors to hear the true Gospel. All the members had given to their utmost—beyond their usual tithe—to do this work, but in the end they lacked enough to complete their dearest wish, which was to paint in golden letters around the arch over their pulpit, their favorite Scripture words: "Then spake Jesus unto them, saying, I am the light of the world." So each member was now asked to contribute a small sum, the same amount for every one, to make up this sum.

Poor Anna! She had done her utmost in the first giving, now how could she ever find this additional sum, small though it was, in time to have her share in adding this crowning bit of beauty to her House of God? "I am the light of the world," He said—so Anna denied herself the poor little light of her one tiny "lamp" (really a tin can,

holding a cupful of oil, to supply the rag wick in its spout), going to bed when the sun did, that she might rise as much ahead of it as she could see to do for her children and home what she formerly had done by the light of this lamp. This added to her weary day's work, but bit by bit she added the coins that would have bought her pitiful supply of lamp-oil to her savings, keeping them in the empty lamp, until she had the desired amount to take to the offering in time to have her share in paying for the golden letters which would make known to every worshipper in her church that "the Light that lighteth every man coming into the world" is Jesus.

It was David, King of Israel, rich in all good things, who first said, "Neither will I offer . . . unto the Lord my God of that which doth cost me nothing." (*II Sam.* 24:24.) But do you think that King David, preparing to build a costly altar unto his God to receive his kingly burnt-offerings in worship, knew one whit more of the joy of true stewardship than did Anna Marcolino, the widow of a leper, who lived without the light of her lamp in her poor hut for many dark weeks, that she might help to "light up *her* world for Jesus?"

"Over against the treasury

He sits, who gave Himself for me:

He sees the coppers that I give

Who gave His life that I might live;

He sees the silver I withhold

Who left for me His throne of gold,

Who found a manger for His bed,

Who had no place to lay His head,

He sees the gold I clasp so tight—

And I am debtor in His sight."

\* \* \*

*Pray:*

Blessed Jesus, who gave Thyself for us, fill us anew with love more like thine own, that we may give ourselves for Thee—such love that we may never coldly count what we give to Thee, any more than we can count Thy blessings to us—such love that we shall give and give as long as Thou givest to us! May we faithfully begin with "the appointed tithe, as a schoolmaster to lead us to larger giving," but may our love to Thee soon "refuse to be bound by any mere law, but give on and on until the win-

dows of heaven open and Thy promised blessings come upon Thy obedient children and so upon Thy loyal church." We pray in thine own all-powerful Name, Amen.

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*"Getting"—First or Last?* Are you wondering if perchance this last section of our study of stewardship is not misplaced? *"Getting"* seems to be the first part of stewardship rather than the last—it has to come before "giving," doesn't it? Yes, it is as true today as it was when David first said it, in his prayer of thanksgiving for the offerings his people were enabled to bring into the Lord's treasury: "But who am I, and what is my people, that we should be able to offer so willingly after this sort? for *all things come of thee, and of thine own have we given thee.*" (*I Chron.* 29:14, A.S.V.) "The silver is mine, and the gold is mine, saith Jehovah of Hosts," (*Hag.* 2:8, A.R.V.) "Both riches and honor come of thee . . . and in thy hand it is to make great, and to give strength unto all." (A.S.V.) (David, again, as above, *I Chron.* 29:12.)

*Getting to Give.* Yes, stewardship, like many of God's plans, is a circle, a getting from Him in order to give to Him, in endless joy. It is the whole compass of Christian living, our expression of that new-birth life which He is ever giving to us. As He pours in, we pour out His love. True stewards can no more stint this outflow than God stints them in His ceaseless supplying of every need of theirs—every need, more for the soul than for the body. This kind of stewardship is losing one's life for Christ's sake, and here, as in every realm, we find in this losing a life far richer than we lost! "The Christ we will not share we may not keep" in any reproducing power; so also the Christ we fully share we receive and possess ever more abundantly.

*Stewardship and Evangelism.* Observe this complete circle of miracle-living as they who first received the living Christ devoted wholly to Him "all things" they "possessed" (not owned). Read *Acts* 2:43-47 and 4:34-36 for the inspired record of the happiest practice of stewardship that the Church of Christ has ever known. As they believed on Him and so received Him into their hearts and lives, constantly, they held all things in common, selling their "possessions" that they might share all "according as any had need." Receiving-giving; giving-receiving—the endless circle of blessing went on, so that they "all took their food with gladness and singleness of heart, praising God (thanksgiving all the time!), and having favor with all

the people." Note well the crowning blessing that accompanies this degree of Christian stewardship: "And the Lord added to them day by day those that were saved." Is it the fruit of evangelism our church longs for in its daily life, now? Here is the plain path to that supreme objective—the very saving of souls outside the church is tied up with true stewardship inside the church! Here is the Divine pattern for the Church of Jesus Christ, not lost but just untried in our day. Shall we recover its blessings by obedience to its principle?

*The Sufficient Motive.* Let us think now, and last, of this constant receiving, this getting so close to God that living for love of Him lifts all the expressions of life above mere tiresome energies of the flesh and mind, transforms all activities done for His dear sake from cold, calculating formalities into the true "fruit" of abiding in the "True Vine". "Apart from me," He said, "ye can do nothing"—nothing except in imitation of the true "fruit," like waxen apples tied to a branch but having no vital connection therewith, bearing no seed for future planting. No harvest ever springs from such dead fruit, nor is there any fragrance of blossom about it. Lynn Harold Hough has written, "Christian Stewardship is the stewardship of love. God owns us because He created us, but our loving sense of this changes it from a hard, cold fact to a noble inspiration. God owns us because He sustains our lives, but love makes this a joyous companionship of spontaneous appreciation. God owns us because Christ died to redeem us and save us . . . This kindles our devotion until in return we would give whatever Christ desires. Stewardship is based on the rights of God, but it is transfigured by the spontaneity and eagerness of a great love."

*How?* How, then may we make sure of this getting from God the degree and kind of devotion to Him that in turn creates this kind and degree of stewardship? The answer is plain—but not easy. Hear Jesus' words to His own: "*Abide* in me, and I in you. As the branch cannot bear fruit of itself, except it abide in the vine; so neither can ye, except ye *abide* in me . . . He that *abideth* in me, and I in him, the same beareth much fruit: for apart from me ye can do nothing. If a man *abide* not in me he is . . . withered . . . If ye *abide* in me and my words *abide* in you . . . *abide* ye in my love . . . I chose you, and appointed you, that ye should go and bear fruit, and that your fruit should *abide*: that whatsoever ye shall ask of the Father in my name, he may give it to you." (*John* 15, A.S.V.) Ten times over, in this

passage alone, our Teaching Saviour stressed *the abiding life*, that oneness with Him, that living in Him, that issues in obedience to His every word, springing from love and resulting in joy, through each act of loyalty to Him. He said it Himself! "These things—all these emphases on *abiding*—"have I spoken unto you, *that my joy may be in you, and that your joy may be full.*" (John 15:11, A.S.V.)

*Slavery or Freedom?* Does such a life of ceaseless obedience seem but dreary slavery to you, sometimes? Surely there is in such mastery no freedom of the soul, no choice of the spirit, no exercise of the personal traits of character that make us individually what we are. No self-seeking? True. No untrammelled, independent decisions? True. No unchecked self-expression? True. Then Christian stewardship is but bitter bondage, and we want none of it!

*His Answer.* Yes, our Lord's answer is plain—but not easy. Not easy, but glorious! Hear again these words from Bishop Moule (with which this section began): "The ransom that releases also purchases: the Lord's freeman is also the Lord's property . . . To be a bond-servant is terrible, in the abstract; to be Jesus Christ's bond-servant is paradise in the concrete. Self-surrender taken alone is a plunge into a cold void; when it is surrender to the Son of God who gave Himself for me it is the bright home-coming of the soul to the seat and sphere of life and power!" For we have His own promise for it: "If any man wills to follow me, let him renounce self and take up his cross daily and follow me. For whoever wills to save his life shall lose it; and *whosoever loses his life for my sake shall save it.*" (Montgomery, Luke 9:23-24.)

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*Dedication.* Are you ready now to read some very ancient words of self-dedication (Ex. 21:1-11), words binding a free man to life service for the very man who had just set him free? The secret of this return to "free slavery"? Such a freed-man must say, wholly of his own choice, "plainly, I love my master . . . I will not go out free." Then the ear-mark was set that bound the "free slave" for life, the mark chosen for love's compelling sake. Was this the kind of mark Paul bore so gladly and gloriously as steward for Him whose redeeming blood was his daily thanksgiving? "Henceforth let no man trouble me; for I bear branded on my body the marks of Jesus." (Gal. 6:17, A.S.V.)

“And they who find Thee find a bliss  
Nor tongue nor pen can show  
The love of Jesus, what it is,  
None but His loved ones know.”

—Bernard of Clairvaux, 1150 A.D.

Sing all of this hymn—No. 76—thinking of the multitudes who have found this “bliss” in the eight centuries since its author so wrote. If these words do express your own heart you are ready for your Stewardship Covenant.

Should we not close these Bible Studies on Christian Stewardship with a solemn covenant, made for the first time, or renewed, following some entirely quiet minutes in private prayer? (These words may be plainly written on a board or large sheet of paper, so they can be read aloud by all so desiring to do, or, they may be very distinctly read aloud by one, and then orally assented to by all who so desire, in these words: “*This is My Covenant of Stewardship.*”)

### MY STEWARDSHIP COVENANT

In the light of God’s Word, I now pray that I may so truly abide in Him as to become a faithful steward of all He gives to me until I can say, with David Livingstone: “*I will place no value upon anything I am or possess except in its relation to the Kingdom of God.*” In His Name and Power, Amen.







